

Article

Judul Artikel tidak lebih dari 15 kata

Author¹ , Author² , Author³  (11 pt)

^{1,2} Author Affiliation, Country

* Corresponding author: rahayurhm02@gmail.com, daffaalwi55@gmail.com,
marchelinouinsatu23@gmail.com

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ABSTRACT

The abstract should consist of a single paragraph containing 180-250 words (in English). The abstract should at least include the **purpose of the study, the design/methodology/approach, and main results or findings**. Empirical contribution of knowledge is also needed to enrich the abstract. It should be a summary of the paper and not an introduction. Because the abstract may be used in abstracting and indexing databases, it should be self-contained (i.e., no numerical references) and substantive in nature. If applicable, the abstract could also contain other results or findings, implications, and the novelty of the study. **Use Univers Condensed Light 11pt, regular, and 1.15pt space.**

Keywords: Financial literacy; accounting; gender; (3-5 Keywords)

ABSTRAK

Abstrak harus terdiri dari satu paragraf yang berisi 180-250 kata (dalam bahasa Inggris). Abstrak harus mencakup setidaknya **tujuan penelitian, desain/metodologi/pendekatan, dan hasil atau temuan utama**. Kontribusi empiris pengetahuan juga diperlukan untuk memperkaya abstrak. Abstrak harus merupakan ringkasan dari artikel dan bukan pengantar. Karena abstrak mungkin digunakan dalam basis data abstraksi dan pengindeksan, abstrak harus bersifat mandiri (yaitu, tanpa referensi numerik) dan substansial. Jika berlaku, abstrak juga dapat mencakup hasil atau temuan lain, implikasi, dan keunikan studi. **Gunakan font Univers Condensed Light 11pt, regular, dan spasi 1.15pt.**

Kata kunci: Literasi keuangan; akuntansi; gender; (3-5 kata kunci)

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INTRODUCTION (Univers Condensed Light, 12, Bold, UPPERCASE, 1,15pt Space)

The content uses Univers Condensed Light 12pt with 1,15pt space, Justify, and a Sentence case format. This section contains at least two important things that the author should state clearly. These two important things are:

1. ***Background of the Study:***

Background of the study contains the background and motivation of the study. Why this study is important, and what is the research gap. The author should state it clearly.

2. ***Objective of the Study:***

It contains the objective of the study or research questions to be answered. Ended with organization of the paper from the Introduction to Conclusion.

3. ***Theoretical Background:*** It contains theoretical grounds that support the research

4. ***Previous Studies:*** It describes relevant, comprehensive, and updated past studies related to the topic, as well as summarizes the past studies of what seems to be consensus, settled, and what remains a puzzle.

5. ***Research Framework*** (optional): It describes and conceptualizes the approach to answer the research questions in a visual framework.

Subtitle Theoretical Background

The background theory consists of theoretical grounds that support the research. If the author needs to show a figure, place it in the center followed by the source and the title of the image. The ***image must be .png or .jpg with the highest resolution possible***. Here is the example:

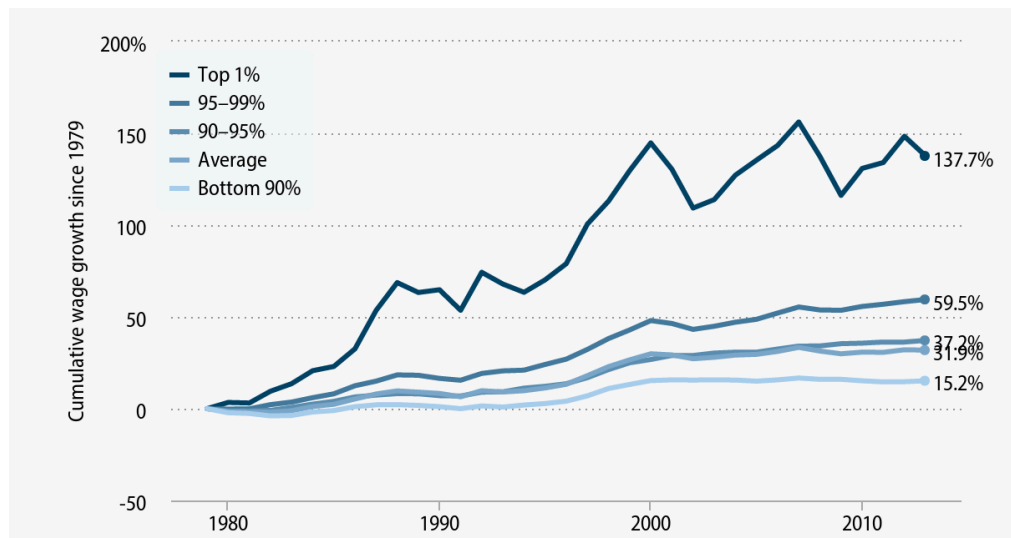


Figure 1

Cumulative Change in Real Annual Wages (Source, 2020)

Previous Study

There must be at least 15 to 25 articles from reputable journals as a reference of previous study. It describes relevant, comprehensive, and updated past studies related to the topic, as well as summarizes the past studies of what seems to be consensus, settled, and what remains a puzzle. The content use Cambria 12pt with 1,15pt space, Justify, and a Sentence case format

Research Framework

It describes and conceptualizes the approach to answer the research questions in a visual framework. Here is an example of the research framework that the author should optionally include in the paper.

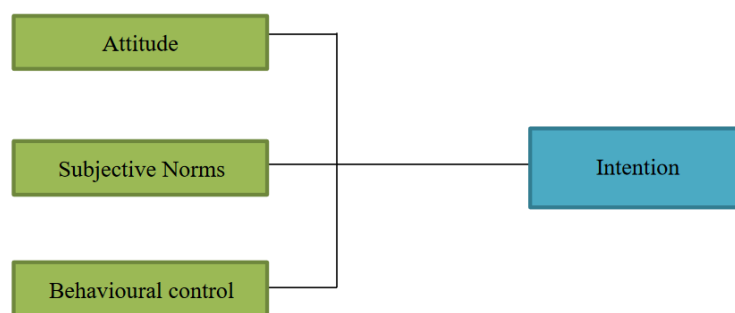


Figure 2

Research Framework (Source, 2022)

RESEARCH METHOD

The methodology consists of data, model development and the methods used. Articles can be quantitative or qualitative. However, if this article is quantitative and equation needed, the Authors are strongly encouraged to use **Insert Equation**, like this:

$$(x + a)^n = \sum_{k=0}^n v\left(\frac{n}{k}\right) x^k a^{n-k}$$

The methodology section should consist of:

1. **Data:** It describes the data used in the study according to the method used, and the reasons why.
2. **Model Development:** It describes the proposed model scientifically, the theoretical based, how to construct, why, and references.
3. **Method:** Describes the method selected, why it is used, how to use it, its requirements
4. **Steps of Research (optional):** It describes how to use the method to solve the problem, step by step.

RESULT AND DISCUSSION

It presents and describes results comprehensively according to standard presentations of the methods used. It contains critical analysis of the results, the meaning behind the numbers, how they differ or equate to other related studies, and the demonstration of the contribution of the present study. If the author needs to show the result in a table, **use three lines format, 1 space**, Univers Condensed Light 10pt, and centered.

Table 1
Autocorrelation Test Result

Weight Statistics			
R-squared	0.930701	Mean dependent var	4464.985
Adjusted R-squared	0.902757	S.D. dependent var	5628.055
Prob (F-statistic)	0.000000	Durbin-Watson stat	2.381807
R-squared	0.920355	Mean dependent var	4514.813
Sum squared resid	5.84E+08	Durbin-Watson stat	2.457203

Source: Author Estimation (2022)

CONCLUSION AND RECOMMENDATION

Concluding remarks of the study and recommendations to stakeholders. The **Conclusion** contains the main findings of the study, and additional findings if any. The

Recommendation contains real and feasible recommendations for practitioners, regulator, and further research.

REFERENCES

The manuscript is expected to involve approximately **20-25 primary and up-to-date references** to assert high-quality contributions to knowledge development. Citations and references must strictly follow the **APA (American Psychological Association) style**. References should include only works that are cited within the text of the manuscript. Consulting the APA style manual (<http://www.apastyle.org/pubmanual.html>) is strongly recommended for completing manuscript submissions.

List of references cited in the paper are formatted using **Mendeley/Zotero**. The author **MUST** comply with this rule to ensure the reference management easier. Please kindly provide along with the DOI article if it is available.

Example:

Journals –

Fakhrunnas, F., Dari, W., & Mifrahi, M. N. (2018). Macroeconomic effect and risk-taking behavior in a dual banking system. *Economic Journal of Emerging Markets*, 10(2), 165-176. <http://dx.doi.org/10.20885/ejem.vol10.iss2.art5>

Conference Proceedings –

Tohirin, A. & Husaini, F. (2019). Does Islamic banking financing help the poor?. *Proceeding of The 3rd International Conference on Accounting, Business & Economics*, Indonesia, 41-50. <https://uiistage.openjournaltheme.com/3310/index.php/icabe/article/view/14693>

Reference Books –

Mellor, J. W. (2017). *Agricultural development and economic transformation*. London: Palgrave Macmillan. <https://doi.org/10.1007/978-3-319-65259-7>